

Information to identify the case:

Debtor 1	<u>Elizabeth Berardinelli</u>	Social Security number or ITIN	xxx-xx-4943
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-70424-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth Berardinelli

3/29/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth Berardinelli
Debtor

Case No. 22-70424-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 29, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ Elizabeth Berardinelli, 122 E. Cherry Ave., Altoona, PA 16601-4407
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15556202	+ Old Navy, PO Box Box 13337, Philadelphia, PA 19101-3337
15556205	+ Stanley Sral, Jr, 122 E. Cherry Ave., Altoona, PA 16601-4407
15556207	+ Wayfair Cedit Card, PO Box Box 70267, Philadelphia, PA 19176-0267

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Mar 30 2023 03:35:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Mar 30 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2023 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 30 2023 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2023 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Mar 30 2023 03:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15556193	+ EDI: RMSC.COM	Mar 30 2023 03:35:00	Amazon, PO Box Box 960013, Orlando, FL 32896-0013
15556194	+ Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 00:03:10	American Express National Bank, 4315 S. 2700 West, Salt Lake City, UT 84184-0001
15556195	EDI: BANKAMER.COM	Mar 30 2023 03:35:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
15556196	EDI: CAPITALONE.COM	Mar 30 2023 03:35:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15556198	+ EDI: CITICORP.COM	Mar 30 2023 03:35:00	Citibank NA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15556199	+ EDI: WFNNB.COM		

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15556200	+ EDI: DISCOVER.COM	Mar 30 2023 03:35:00	Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
15556197	EDI: JPMORGANCHASE	Mar 30 2023 03:35:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15556201	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 30 2023 03:35:00	Chase, Customer Service, PO Box 15299, Wilmington, DE 19850-5299
15556204	Email/Text: bankruptcynotices@psecu.com	Mar 29 2023 23:53:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
15556203	Email/PDF: ebnotices@pnmac.com	Mar 29 2023 23:54:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
15556206	EDI: RMSC.COM	Mar 29 2023 23:52:51	PennyMac Loan Services, LLC, ATTN: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
15556247	+ EDI: RMSC.COM	Mar 30 2023 03:35:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
		Mar 30 2023 03:35:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	

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lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Theresa C Homady

on behalf of Debtor Elizabeth Berardinelli thomady1@msn.com homadylaw@gmail.com;HomadyCorcoranLLC@jubileebk.net

TOTAL: 5